

Certificate Number: 14912-PAW-DE-032403419

Bankruptcy Case Number: 19-20444



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 7, 2019, at 4:57 o'clock AM EST, Michael Cephas completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: March 7, 2019 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor